

Exhibit N

1 Allan Cate, Esq. (SBN: 248526)
2 **CATE LEGAL GROUP**
3 7710 Balboa Avenue, Suite 316
4 San Diego, California 92111
5 Tel: (858) 224-5865
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ELECTRONICALLY FILED
Superior Court of California,
County of San Diego
04/14/2015 at 12:19:00 PM
Clerk of the Superior Court
By Lee McAlister, Deputy Clerk

6 Attorney for Plaintiff,
7 Rosalind Alexander-Kasparik

8 **SUPERIOR COURT OF THE STATE OF CALIFORNIA**
9 **COUNTY OF SAN DIEGO, CENTRAL DISTRICT**

10 ROSALIND ALEXANDER-KASPARIK, an
11 individual;

12 Plaintiff,

13 v.

14 ALLY BANK, fka GMAC MORTGAGE;
15 FEDERAL HOME LOAN MORTGAGE
16 CORPORATION; ALL PERSONS
17 UNKNOWN CLAIMING ANY LEGAL OR
18 EQUITABLE RIGHT, TITLE, ESTATE, LIEN
19 OR INTEREST IN THE PROPERTY
20 DESCRIBED IN THE COMPLAINT
21 ADVERSE TO PLAINTIFF'S TITLE OR ANY
22 CLOUD ON PLAINTIFF'S TITLE HEREIN;
23 and DOES 1 through 99, inclusive;

24 Defendants.

Case No.: 37-2012-0101531-CU-BC-CTL

[Unlimited Civil Case]

**THIRD AMENDED COMPLAINT FOR
DAMAGES AND INJUNCTIVE RELIEF:**

1. NEGLIGENCE
2. PROMISSORY ESTOPPEL

[JURY TRIAL DEMANDED]

25 COMES NOW, plaintiff Rosalind Alexander-Kasparik ("Plaintiff" or "Alexander"),
26 demanding a jury trial, and based on personal knowledge and on information and belief allege as
27 follows:
28

THE SUBJECT PROPERTY

1 them, named and unnamed, including all fictitiously named defendants, unless said reference is
2 otherwise specifically qualified ("Defendants").

3 7. Plaintiff reserve the right to assert additional violations of law as documents and
4 information related to the transaction(s) are produced in the course of discovery in this action.

5 8. Venue is proper in the County of San Diego under Code of Civil Procedure
6 Sections 392 and 395 because this action results from foreclosure on a mortgage on real property
7 located in San Diego County, this action arises out of an offer or provision of a loan intended
8 primarily for personal family or household use in San Diego County, and the alleged acts herein
9 occurred in San Diego County. Further, a substantial portion of the transactions and wrongs
10 complained of herein, including the defendants' participation in the wrongful acts occurred in
11 this County, and defendants have received substantial compensation in this County by doing
12 business here and engaging in numerous activities that had an effect in this County.

13 **FACTUAL ALLEGATIONS**

14 9. In or about 2005, Plaintiff purchased the Subject Property. As a part of that
15 transaction, a loan and deed of trust were executed in favor of lender, defendant FHLMC with
16 defendant Ally Bank as the servicing agent.

17 10. In 2010, Plaintiff began to fall behind on her mortgage payments to defendants
18 due to a temporary increase in her personal expenses, which was beyond her control. While
19 plaintiff has the intermediate- and long-term capacity to generate income, her finances declined
20 dramatically during this period of time.

21 11. Due to these temporary financial difficulties, plaintiff attempted to obtain a loan
22 modification from defendants. Also, at this same time, Plaintiff attempted to resolve a long-
23 running dispute with defendants relating to the fact that defendants were charging her on an
24 unauthorized and improper impound account, where she was already paying (had paid) the
25 associated tax and insurance payments. Plaintiff believes that this mis-accounting on the part of
26 defendants was in at least the amount of \$10,000 to \$20,000. However, despite her best efforts,
27 defendants improperly denied plaintiff a loan modification—mainly due to the fact that
28 defendants refused to credit plaintiff's account with overcharges on tax and insurance payments.

1 12. Again, in 2011, plaintiff applied for loan modification with defendants. While
2 she was entered into a modification program, defendant again fell behind on her mortgage
3 payments.

4 13. In or about mid-2012, plaintiff applied for loan modification with the organization
5 Keep Your Home California ("KYHCA"). KYHCA is a California State-sponsored organization
6 operated by CalHFA Mortgage Assistance Corporation that offers monetary assistance to help
7 mortgage borrowers obtain modifications of their loans. Defendant was told by KYHCA
8 representatives that because there was less than 21 days before her scheduled trustees sale date,
9 that they could not qualify her for their Mortgage Reinstatement Program (which defendant
10 FHLMC is a participant in). When plaintiff contacted defendant GMAC to obtain a short
11 continuance of the trustee sale, they would only give her a continuance such that there were 20
12 days before the sale, such that she would not be able to participate in the KYHCA loan
13 modification program. Nonetheless, plaintiff worked with KYHCA, and after numerous calls to
14 various people within the organization, she was able to secure entry into the Mortgage
15 Reinstatement Program. In late-June 2012, plaintiff received correspondence from KYHCA
16 indicating that she had been deemed eligible for the program, that documentation was
17 forthcoming from defendants/lenders, and that the foreclosure proceedings should be put on hold
18 at this point. Plaintiff and KYHCA completed plaintiff's application process and submitted the
19 same with a request for a completed Servicer Worksheet on June 28, 2012 to defendant GMAC
20 for processing. At this point, plaintiff had already been approved for California State-sponsored
21 Mortgage Reinstatement Program which would be providing a substantial portion of the funding
22 for the loan modification.

23 14. On July 2, 2012, plaintiff received correspondence from KYHCA indicating that
24 defendant Ally Bank (loan servicer) would now not go through with the proposed loan
25 modification under the KYHCA program because the request was made within seven days of the
26 scheduled trustee's sale date. However, the Civil Code guarantees reinstatement within five days
27 of the trustee sale, and the reinstatement loan was granted on June 29, 2012. Therefore Plaintiff
28 met the requirement for tendering under Civil Code and the trustee sale should have been

1 cancelled at this point. (See attached Exhibit A, copy of corresponded from KYHCA, dated July
2 2012). Correspondence indicates that the sale should be cancelled and that the Defendant
3 required seven days for payoff, as opposed to the five days that are guaranteed by the Civil Code.
4 Also, Defendant waited for four days after receipt of the reinstatement loan funds and approval,
5 to let Plaintiff know that they would not accept the tender of funds (the reinstatement loan
6 funded by KYHCA). This prevented Plaintiff from reasonably exploring and exercising her
7 options in bankruptcy, or other options for keeping her home. Since KYHA and CalFHA have a
8 system whereby funding to Defendants was (and is) electronically transferred immediately,
9 KYHCA's grant of the reinstatement loan and transfer of the funds (through the joint electronic
10 processing system) provided Defendants with the actual payoff funds that should have caused the
11 sale to be stopped under the rules of the Civil Code and related laws. When plaintiff contacted
12 defendant FHLMC (investor) directly and spoke with their representative Emily, plaintiff was
13 told that a request was being submitted to defendant Ally Bank (loan servicer) to postpone the
14 July 3, 2012 foreclosure sale (by FHLMC) pending review of plaintiff's application for loan
15 modification. Plaintiff was advised by Emily (at FHLMC) that the sale was being postponed,
16 and that she should check the electronic system to make sure that the sale was actually
17 postponed. Even though plaintiff was advised on July 2, 2012 by the mortgage lender/investor,
18 defendant FHLMC that the sale would be postponed, the trustee sale still took place on July 3,
19 2012.

20 15. KYHCA, and Defendants GMAC and FHLMC, have stated publicly on their
21 website that they are participating in the publically funded Mortgage Reinstatement Loan
22 Program ("Program") where eligible borrowers are provided with a reinstatement loan to cure
23 their outstanding arrears, stop foreclosure and allow borrowers to retain their homes. Also, that
24 they were adhering to their obligations under the federal TARP law, requiring good faith
25 compliance with certain consumer mortgage protection provisions. They also represented in
26 email correspondence to Plaintiff that she could avoid foreclosure if she were approved for a
27 reinstatement loan through the Program. These promises were not kept however. None of these
28 entities adhered to terms of Program by not taking money from the approved mortgage

1 reinstatement loan that was approved by KYHCA under the Program. Defendants'
2 representatives represented that Plaintiff's mortgage arrears would be paid before the foreclosure
3 sale, but the money provided by KYHCA was not taken by Defendants GMAC and FHLMC
4 (that is Defendants GMAC and FHLMC were not participating in the Program as promised).

5 16. Additionally, Defendants also wrongfully foreclosed upon Plaintiff for the
6 following reasons:

7
8 A) Because Defendants inserted a \$1300 fee for property taxes into Plaintiff's mortgage
9 accounting in 2008, but those real estate taxes had already been paid by Plaintiff. Despite the
10 fact that Plaintiff requested that Defendants remove these charges from her accounting, they
11 failed and refused to do so. These improper charges, at least in part, composed the arrearage that
12 the foreclosure sale was predicated upon.

13
14 B) Defendants failed to carefully review and process Plaintiff's application for loan
15 modification. Defendants denied Plaintiff's requests on the same day they were submitted in
16 more than one instance. Defendants (or those they had hired to process the loan modification
17 applications) profited from each denial of an application, and profited from having borrowers
18 having to submit multiple applications—as Defendants received money on a per application
19 basis.

20
21 C) Defendants never allowed Plaintiff a single person, or any reliable contact, to discuss her
22 matter with. Plaintiff was unable to complete her loan modification applications because she
23 was always talking to different people who never were up-to-date on her particular situation or
24 application. Defendants put Plaintiff's matter into "Bankruptcy Status" at one point, and
25 Plaintiff was unable to speak or communicate with Defendant because they wrongfully claimed
26 that she was in a bankruptcy. Defendants did this to frustrate and confuse Plaintiff's application
27 for loan modification and to financially benefit themselves.

28 16. Plaintiff has been damaged by defendants moving forward with the subject trustee

1 sale, where they had no right to do so under contractual agreements and the law, and where
2 defendants had agreed to postpone the subject trustee's sale pending review of plaintiff's loan
3 modification. Plaintiff relied on defendants' representations to her detriment in that she could
4 have filed an emergency bankruptcy or employed other drastic measures in order to stop the
5 subject foreclosure sale, had plaintiff known that defendant had no true intention of stopping the
6 sale.

7 17. Plaintiff brings the within lawsuit alleging claims for damages and for rescission
8 of the subject trustee sale based on substantive illegalities and the violation of plaintiff's
9 contractual rights.

10 **FIRST CAUSE OF ACTION**

11 **Negligence**

12 **(Against All Defendants)**

13 18. Plaintiff incorporates by reference and re-alleges each and every allegation
14 contained above, as though fully set forth herein.

15 19. On information and belief Plaintiff alleges that defendants owed and owe Plaintiff
16 certain duties. By reason of their relationship, Defendants owed and owe Plaintiff the highest
17 obligations of good faith, fair dealing, loyalty and due care in all their dealings with Plaintiff as
18 well as a duty to keep Plaintiff adequately and accurately informed on all issues regarding the her
19 loan, her loan modification application and the trustee sale date of the Subject Property.
20 Defendants and each of them breached the fiduciary duty owed to Plaintiff as they have acted
21 and continue to act for their own benefit and to the detriment of Plaintiff.

22 20. Among other things, defendants and each of them have failed to adhere to their
23 obligations to Plaintiff, and stop the alleged trustee sale as they stated that they would. These
24 actions were done without due care for the protection of Plaintiff's rights.

25 21. As a direct and legal result of said breach of fiduciary duty, Plaintiff has suffered
26 economic damage and loss of the Subject Property resulting in damages according to proof at
27 trial. On information and belief, defendants' never intended to comply with their fiduciary
28 commitments and oral promises to Plaintiff and instead engaged in a course of conduct to

1 frustrate Plaintiff's ability to apply for and obtain a loan modification, or, filing bankruptcy or
2 finding other means to avoid foreclosure. As a result of defendants' conduct, defendants have
3 been unjustly enriched by late fees and/or foreclosure fees and/or other damages to be proven at
4 trial.

5 22. Defendants and each of them acted willfully, maliciously, oppressively, and in
6 conscious disregard of the rights of Plaintiff and their fiduciary duties. As such Plaintiff is
7 entitled to punitive damages.

8 **SECOND CAUSE OF ACTION**

9 **Promissory Estoppel**

10 **(Against All Defendants)**

11 23. Plaintiff incorporates by reference and realleges each and every allegation
12 contained above, as though fully set forth herein.

13 24. Defendants GMAC and FHLMC made a promise, through oral and written
14 representations to Plaintiff's loan modification assistance company, KYHCA, and to Plaintiff
15 that they would not foreclose on the Subject Property because Plaintiff had been deemed
16 qualified for third party government assistance.

17 25. Defendants should have reasonably expected Plaintiff to rely on such promise.

18 26. Plaintiff did in fact justifiably rely on that promise by continuing with the
19 program underway with KYHCA whereby Defendants would be paid money from a third-party
20 homeowner relief agency as part of a loan modification deal for Plaintiff, where the pending
21 foreclosure sale would be cancelled or postponed. Plaintiff did not pursue other courses of
22 action to stop the avoid the foreclosure sale including, but not limited to filing of a Chapter 7 or
23 13 bankruptcy petition. Additionally, Plaintiff could have explored the possibility of refinancing
24 or marketing and selling the Subject Property. Accordingly, Defendants were estopped from
25 taking any action that was contrary to the written and oral promises made to Plaintiff (either
26 directly, or through KYHCA).

27 27. Additionally, Pursuant to the Servicer Participation Agreement, TARP and
28 HAMP, Defendants promised to suspend all pending foreclosure proceedings until the HAMP

1 analysis was complete for all homeowners, including Plaintiff. Plaintiff is a third-party
2 beneficiary of this agreement.

3 28. Additionally, Pursuant to the Servicer Participation Agreement and HAMP,
4 Defendants agreed to offer a 3 month HAMP Trial Period at the payment level of 31 percent of
5 income to all borrowers, including Plaintiff, who met the HAMP criteria and passed the net
6 present value test.

7 29. Defendants breached the Servicer Participation Agreement with the federal
8 government of which Plaintiff is a third-party beneficiary. Accordingly, Defendants should be
9 estopped from claiming any benefit from the foreclosure due to its violation of the Servicer
10 Participation Agreement.

11 30. As a result of Defendants false promises and misrepresentations, Plaintiff suffered
12 special and general damages in an amount according to proof at trial, but not less than
13 \$1,500,000.00.

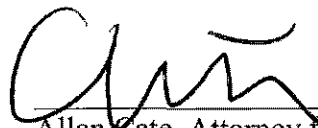
14
15 **PRAYER FOR RELIEF**

16 WHEREFORE, Plaintiff prays for judgment as follows:

- 17
18 1. For general, special, statutory, punitive and actual damages according to proof at trial;
19 2. For consequential and incidental damages;
20 3. For costs of suit incurred herein; and
21 4. For such other and further relief as the court may deem just and proper.
22

23 Dated: April 10, 2015

Respectfully submitted,
CATE LEGAL GROUP

24
25
26 

27 Allan Cate, Attorney for Plaintiff
28 Rosalind Alexander-Kasparik

Exhibit A

Michelle McCarthy

From: Jamie Tracey [Jamie.Tracey@kyhca.org]
Sent: Monday, July 02, 2012 11:29 AM
To: 'Roz Alexander-Kasparik'
Subject: RE: Keep Your Home California

Importance: High

I am truly sorry to tell you that your servicer has opted out at this point & the sale date is still on. They sated that the reason they opted out is because the request was within 7 days of the sale date. Thank you Jamie

From: Roz Alexander-Kasparik [mailto:roz@rozcreative.com]
Sent: Monday, July 02, 2012 9:21 AM
To: Jamie Tracey
Subject: Re: Keep Your Home California

Just checking status of my application and attendant Sale Date, Jamie. I the Sale Date is still listed as July 3 on the ETS site. Please advise. Thanks.

Sent from Rosalind Alexander-Kasparik's iPhone: 760.815.6271,
ROZ@ROZCREATIVE.COM

On Jun 29, 2012, at 3:16 PM, Jamie Tracey <Jamie.Tracey@kyhca.org> wrote:

We are waiting on the tax transcripts & the servicer worksheet to comeback good. The tax transcripts should be here Monday. I can not give you a time frame on how long it will take your servicer to get the worksheet back to us. We will keep you posted at every turn! Thank you Jamie

From: Roz Alexander-Kasparik [mailto:roz@rozcreative.com]
Sent: Friday, June 29, 2012 3:09 PM
To: Jamie Tracey
Subject: Re: Keep Your Home California

That's great news, Jamie. Please let me know next steps when you have a moment. Thanks! ; -)

Sent from Rosalind Alexander-Kasparik's iPhone: 760.815.6271,
ROZ@ROZCREATIVE.COM

On Jun 29, 2012, at 2:47 PM, Jamie Tracey <Jamie.Tracey@kyhca.org> wrote:

You have been deemed eligible by KYHCA & the servicer worksheet has been ordered from your servicer. This should stop all proceedings at this point. We must await the worksheet to come back before we can move forward to document signing. Thank you for your patience on this matter. Jamie

From: Rosalind Alexander-Kasparik [mailto:roz@rozcreative.com]
Sent: Friday, June 29, 2012 2:34 PM
To: Jamie Tracey
Subject: Re: Keep Your Home California

Michelle McCarthy

From: Aimie Wilson [Aimie.Wilson@kyhca.org]
Sent: Monday, July 02, 2012 2:08 PM
To: Michael Lopez; Jamie Tracey; Michele Akins; Albert Johnson
Subject: FW: Keep Your Home California

FYI.....

From: Roz Alexander-Kasparik [mailto:roz@rozcreative.com]
Sent: Monday, July 02, 2012 2:01 PM
To: Aimie Wilson
Subject: Re: Keep Your Home California

FYI, I called FreddieMac (1-800-FREDDIE) directly and read them the email reasons GMAC gave KYHCA for GMAC's "opt out" of the KYHCA mortgage reinstatement worksheet request.

Emily (at FreddieMac) submitted a request to GMAC for postponement of the Sale Date. She advised me to check back with GMAC/ETS today to ensure that the postponement actually happens. I'll keep you posted.

Thanks for caring.



ROZ ALEXANDER-KASPARIK
760.815.6271 (iPhone)
[ROZ@ROZCREATIVE.COM](mailto:roz@rozcreative.com)

From: Rosalind Alexander-Kasparik [mailto:roz@rozcreative.com]
Sent: Monday, July 02, 2012 11:36 AM
To: Aimie Wilson
Cc: Albert Johnson; Jamie Tracey
Subject: Fw: Keep Your Home California

Aimie -

GMAC's response is surreal. Can you help? Please advise.



ROZ ALEXANDER-KASPARIK
760.815.6271 (iPhone)

----- Forwarded Message -----

From: Jamie Tracey <Jamie.Tracey@kyhca.org>
To: 'Roz Alexander-Kasparik' <roz@rozcreative.com>
Sent: Monday, July 2, 2012 11:28 AM
Subject: RE: Keep Your Home California

I am truly sorry to tell you that your servicer has opted out at this point & the sale date is still on. They sated that the reason they opted out is because the request was within 7 days of the sale date. Thank you Jamie

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You have been deemed eligible by KYHCA & the servicer worksheet has been ordered from your servicer. This should stop all proceedings at this point. We must await the worksheet to come back before we can move forward to document signing. Thank you for your patience on this matter. Jamie

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Sent: Friday, June 29, 2012 2:34 PM
To: Jamie Tracey
Subject: Re: Keep Your Home California

Please see ERS 1099 that came in the mail today.

Any progress on approval of my eligibility to offset the Sale Date?

Please advise. Thanks.

<~WRD000.jpg>

ROZ ALEXANDER-KASPARIK
760.815.6271 (iPhone)

Sender	Comment	Expand
Narrative:		
Sender	Comment	Expand
Unassign 09/13/12 - 11:26 AM	Submission Update Transaction Type: Servicer Proposal Comment: went to sale	
Pamela Lyon 07/03/12 - 5:50 PM	VM left for the member regarding filing BK Chapter 13.....No further action taken...	
Suzanne Innes 07/03/12 - 5:37 PM	Member has not sent in any documents since 10/2011 so there was not a new submission for review as member was working through KYHC. Member is already at 2%, 480 with a \$64k principal deferment.	
Latisha Geter 07/03/12 - 2:25 PM	Ms Kasparik has informed that by the time she got off the phone with GMAC and contacted her attorney they told her it was too late for her to file the bk. Ms Kasparik is now hoping and praying that GMAC is able to get the sale postponed.	
Pamela Lyon 07/03/12 - 11:16 AM	I called the member back and she said she's calling her attorney and she will email me back with an update....	
Benjamin. Verdooren @gmacre scap.com 07/03/12 - 10:50 AM	Benjamin.Verdooren@gmacrescap.com RE: Narrative For: Rosalind Alexander-Kasparik - 1334820 not that I see Ben Verdooren NACA Supervisor Tel: 214-874-2014 Cel: 469-263-2371 Fax: 866-737-7505 Email: benjamin.verdooren@gmacrescap.com From: plyon@naca.com [mailto:plyon@naca.com] Sent: Monday, July 02, 2012 12:39 PM To: Verdooren, Benjamin - TX Cc: plyon@naca.com; plyon@naca.com Subject: Narrative For: Rosalind Alexander-Kasparik - 1334820 Ben, this member stated that they were approved for keep your home California, Please confirm....NACA - Rosalind Alexander-Kasparik - Loan Number: [REDACTED] 4562 - NACA Id: 1334820.....Thanks P. Lyon----- This email is the property of NACA and/or its relevant affiliate and may contain confidential and privileged material for the sole use of the intended recipient(s). Any review, use, distribution, or disclosure by others is strictly prohibited. If you are not the intended recipient (or authorized to receive for the recipient), please contact the sender and delete all copies of the message. Any views expressed in this message are those of the individual sender, except where the sender specifies, and with authority, states them to be the views of NACA.	
Latisha Geter 07/03/12 - 10:20 AM	Just spoke to Ms Kasparik and I have informed her that the request to postpone has been declined and she has stated that it was contradictory to what she was told yesterday by Freddie Mac. I told member that external declined the pp request. I told her that I had Freddie Mac escalate the file to their escalation unit to find out what exactly was going on with her file. The escalation unit at Freddie Mac has informed that the notes in their system state GMAC declined the KYHC because they recieved the request 5 days prior to the sale and they needed it 7 days. The escalation unit is currently reaching out to GMAC. At this point the pp is still declined and we are currently waiting for the outcome of the conversation between Freddie Mac and GMAC. I have talked to Ms Kasparik and she states that she has contacted an attorney and she has explained her situation and they are on standby in the event she needs an emergency bk. I just recieved a call back from the escalation unit at Freddie Mac and they state that they actually contacted GMAC. Upon their conversation with GMAC it was confirmed that GMAC did not physically recieve the letter from KYHC until yesterday which was the day before the sale. GMAC reached out to Freddie to get the pp because they didnt have enough time to complete the paperwork, but Freddie declined the pp. At this point the home is going to sale tomorrow, Ms Kasparik needs to contact the attorney and resort to her plan B and file her emergency bk.	
lgeter@na ca.com 07/03/12 - 10:11 AM	lgeter@naca.com Re: Keep Your Home California Good Morning Ms Kasparik I have reached out to Freddie Mac to see what can be done to assist On Tue, Jul 3, 2012 at 8:17 AM, Roz Alexander-Kasparik <roz@rozcreative.com> wrote:	

Please see email trail below.

Sent from Rosalind Alexander-Kasparik's iPhone: 760.815.6271, ROZ@ROZCREATIVE.COM

Begin forwarded message:

From: Aimie Wilson <Aimie.Wilson@kyhca.org>
Date: July 2, 2012 2:05:44 PM PDT
To: "Roz Alexander-Kasparik" <roz@rozcreative.com>
Subject: RE: Keep Your Home California

Again, your diligence should be commended. From: Roz Alexander-Kasparik [mailto:roz@rozcreative.com]
Sent: Monday, July 02, 2012 2:01 PM
To: Aimie Wilson
Subject: Re: Keep Your Home California FYI, I called FreddieMac (1-800-FREDDIE) directly and read them the email reasons GMAC gave KYHCA for GMAC's "opt out" of the KYHCA mortgage reinstatement worksheet request. Emily (at FreddieMac) submitted a request to GMAC for postponement of the Sale Date. She advised me to check back with GMAC/ETS today to ensure that the postponement actually happens. I'll keep you posted. Thanks for caring. ROZ ALEXANDER-KASPARIK
760.815.6271 (iPhone)
ROZ@ROZCREATIVE.COM

From: Aimie Wilson <Aimie.Wilson@kyhca.org>
To: 'Rosalind Alexander-Kasparik' <roz@rozcreative.com>
Sent: Monday, July 2, 2012 11:40 AM
Subject: RE: Keep Your Home California I truly wish I could. If your servicer will not participate in our program then there is nothing Keep Your Home California can do. The reason for your servicer denying our assistance can be based on the investor not approving you. Please contact GMAC to discuss further and let me know if I can be of any further assistance. My thoughts and prayers are with you, David and your families, From: Rosalind Alexander-Kasparik [mailto:roz@rozcreative.com]
Sent: Monday, July 02, 2012 11:36 AM
To: Aimie Wilson
Cc: Albert Johnson; Jamie Tracey
Subject: Fw: Keep Your Home California Aimie -

GMAC's response is surreal. Can you help? Please advise.

ROZ ALEXANDER-KASPARIK

760.815.6271 (iPhone) ----- Forwarded Message -----

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Latisha Geter 07/03/12 - 9:47 AM	<p>I have forwarded the email to Freddie Mac that member has sent me from KYHC to see what can be done to assist her with her reinstatement. Regis states that last night at 10:32 pm external denied the pp request even though the email stated that the pp was needed because member was approved for KYHC. Regis is escalating this file to the escalated case unit for them to reach out to GMAC and find out why they wont accept the KYHC</p>
Pamela Lyon 07/03/12 - 9:27 AM	<p>Hello Ms. R. Alexander-Kasper, please resort to your plan B at this time by seeking legal assistance or contacting the lender for additional workout options. If you've taken in a tenant or have additional income please call NACA at 1-888-404-6222 for futher assistnace. Thanks NACA Escalations</p>
Pamela Lyon 07/03/12 - 9:26 AM	<p>VM left for the member advising her that GMAC will not be offering a modification and to resort to her Plan B whether it's seeking legal assistance or contacting the lender for additional workout options...No further action taken...</p>
roz92024@yahoo.com 07/03/12 - 9:19 AM	<p>roz92024@yahoo.com Re: Narrative For: Rosalind Alexander-Kasparik - 1334820 Please see email trail below. Sent from Rosalind Alexander-Kasparik's iPhone: 760.815.6271,ROZ@ROZCREATIVE.COMBegin forwarded message:> From: Aimie Wilson <Aimie.Wilson@kyhca.org>> Date: July 2, 2012 2:05:44 PM PDT> To: "Roz Alexander-Kasparik" <roz@rozcreative.com>> Subject: RE: Keep Your Home California>> Again, your diligence should be commended.>> >> From: Roz Alexander-Kasparik [mailto:roz@rozcreative.com]> Sent: Monday, July 02, 2012 2:01 PM> To: Aimie Wilson> Subject: Re: Keep Your Home California>> >> FYI, I called FreddieMac (1-800-FREDDIE) directly and read them the email reasons GMAC gave KYHCA for GMAC's "opt out" of the KYHCA mortgage reinstatement worksheet request.>> >> Emily (at FreddieMac) submitted a request to GMAC for postponement of the Sale Date. She advised me to check back with GMAC/ETS today to ensure that the postponement actually happens. I'll keep you posted.>> >> Thanks for caring. >> http://www.rozcreative.com/Roz/RozSigBlue.jpg>> ROZ ALEXANDER-KASPARIK> 760.815.6271 (iPhone)> ROZ@ROZCREATIVE.COM>> >>>>>> From: Aimie Wilson <Aimie.Wilson@kyhca.org>> To: 'Rosalind Alexander-Kasparik' <roz@rozcreative.com>> Sent: Monday, July 2, 2012 11:40 AM> Subject: RE: Keep Your Home California>> >> I truly wish I could. If your servicer will not participate in our program then there is nothing Keep Your Home California can do. The reason for your servicer denying our assistance can be based on the Investor not approving you. Please contact GMAC to discuss further and let me know if I can be of any further assistance.>> >> My thoughts and prayers are with you, David and your families.>> >> From: Rosalind Alexander-Kasparik [mailto:roz@rozcreative.com]> Sent: Monday, July 02, 2012 11:36 AM> To: Aimie Wilson> Cc: Albert Johnson; Jamie Tracey> Subject: Fw: Keep Your Home California>> >> Aimie ->> GMAC's response is surreal. Can you help? Please advise. > http://www.rozcreative.com/Roz/sig-sm.jpg>> ROZ ALEXANDER-KASPARIK> 760.815.6271 (iPhone)>> >> >> >> ----- Forwarded Message -----> From: Jamie Tracey <Jamie.Tracey@kyhca.org>> To: 'Roz Alexander-Kasparik' <roz@rozcreative.com>> Sent: Monday, July 2, 2012 11:28 AM> Subject: RE: Keep Your Home California>> >> I am truly sorry to tell you that your servicer has opted out at this point & the sale date is still on. They stated that the reason they opted out is because the request was within 7 days of the sale date. Thank you Jamie>> >> From: Roz Alexander-Kasparik [mailto:roz@rozcreative.com]> Sent: Monday, July 02, 2012 9:21 AM> To: Jamie Tracey> Subject: Re: Keep Your Home California>> >> Just checking status of my application and attendant Sale Date, Jamie. I see the Sale Date is still listed as July 3 on the ETS site. Please advise. Thanks. >> Sent from Rosalind Alexander-Kasparik's iPhone: 760.815.6271,>> ROZ@ROZCREATIVE.COM>> >>>> On Jun 29, 2012, at 3:16 PM, Jamie Tracey <Jamie.Tracey@kyhca.org> wrote:>> I can not give you a time frame on how long it will take your servicer to get the worksheet back to us. We will keep you posted at every turn! Thank you Jamie>> >> From: Roz Alexander-Kasparik [mailto:roz@rozcreative.com]> Sent: Friday, June 29, 2012 3:09 PM> To: Jamie Tracey> Subject: Re: Keep Your Home California>> >> That's great news, Jamie. Please let me know next steps when you have a moment. Thanks! ; -)>> Sent from Rosalind Alexander-Kasparik's iPhone: 760.815.6271,>> ROZ@ROZCREATIVE.COM>> >>>> On Jun 29, 2012, at 2:47 PM, Jamie Tracey <Jamie.Tracey@kyhca.org> wrote:>> You have been deemed eligible by KYHCA & the servicer worksheet has been ordered from your servicer. This should stop all proceedings at this point. We must await the workshe</p>
roz@rozcreative.com 07/03/12 - 8:19 AM	<p>roz@rozcreative.com Fwd: Keep Your Home California Please see email trail below.</p> <p>Sent from Rosalind Alexander-Kasparik's iPhone: 760.815.6271,ROZ@ROZCREATIVE.COM</p> <p>Begin forwarded message:</p> <p>From: Aimie Wilson <Aimie.Wilson@kyhca.org> Date: July 2, 2012 2:05:44 PM PDT</p>

	<p>To: "Roz Alexander-Kasparik" <roz@rozcreative.com> Subject: RE: Keep Your Home California</p> <p>v\:* {behavior:url(#default#VML);} o\:* {behavior:url(#default#VML);} w\:* {behavior:url(#default#VML);} .shape {behavior:url(#default#VML);} Again, your diligence should be commended. From: Roz Alexander-Kasparik [mailto:roz@rozcreative.com] Sent: Monday, July 02, 2012 2:01 PM To: Aimie Wilson Subject: Re: Keep Your Home California FYI, I called FreddieMac (1-800-FREDDIE) directly and read them the email reasons GMAC gave KYHCA for GMAC's "opt out" of the KYHCA mortgage reinstatement worksheet request. Emily (at FreddieMac) submitted a request to GMAC for postponement of the Sale Date. She advised me to check back with GMAC/ETS today to ensure that the postponement actually happens. I'll keep you posted. Thanks for caring. ROZ ALEXANDER-KASPARIK 760.815.6271 (iPhone) ROZ@ROZCREATIVE.COM</p> <p>From: Aimie Wilson <Aimie.Wilson@kyhca.org> To: 'Rosalind Alexander-Kasparik' <roz@rozcreative.com> Sent: Monday, July 2, 2012 11:40 AM Subject: RE: Keep Your Home California I truly wish I could. If your servicer will not participate in our program then there is nothing Keep Your Home California can do. The reason for your servicer denying our assistance can be based on the Investor not approving you. Please contact GMAC to discuss further and let me know if I can be of any further assistance. My thoughts and prayers are with you, David and your families, From: Rosalind Alexander-Kasparik [mailto:roz@rozcreative.com] Sent: Monday, July 02, 2012 11:36 AM To: Aimie Wilson Cc: Albert Johnson; Jamie Tracey Subject: Fw: Keep Your Home California Aimie -</p> <p>GMAC's response is surreal. Can you help? Please advise. ROZ ALEXANDER-KASPARIK 760.815.6271 (iPhone) ----- Forwarded Message ----- From: Jamie Tracey <Jamie.Tracey@kyhca.org> To: 'Roz Alexander-Kasparik' <roz@rozcreative.com> Sent: Monday, July 2, 2012 11:28 AM Subject: RE: Keep Your Home California I am truly sorry to tell you that your servicer has opted out at this point & the sale date is still on. They sated that the reason they opted out is because the request was within 7 days of the sale date. Thank you Jamie From: Roz Alexander-Kasparik [mailto:roz@rozcreative.com] Sent: Monday, July 02, 2012 9:21 AM To: Jamie Tracey Subject: Re: Keep Your Home California Just checking status of my application and attendant Sale Date, Jamie. I see the Sale Date is still listed as July 3 on the ETS site. Please advise. Thanks.</p> <p>Sent from Rosalind Alexander-Kasparik's iPhone: 760.815.6271, ROZ@ROZCREATIVE.COM On Jun 29, 2012, at 3:16 PM, Jamie Tracey <Jamie.Tracey@kyhca.org> wrote: I can not give you a time frame on how long it will take your servicer to get the worksheet back to us. We will keep you posted at every turn! Thank you Jamie From: Roz Alexander-Kasparik [mailto:roz@rozcreative.com] Sent: Friday, June 29, 2012 3:09 PM To: Jamie Tracey Subject: Re: Keep Your Home California That's great news, Jamie. Please let me know next steps when you have a moment. Thanks! ; -)</p> <p>Sent from Rosalind Alexander-Kasparik's iPhone: 760.815.6271, ROZ@ROZCREATIVE.COM On Jun 29, 2012, at 2:47 PM, Jamie Tracey <Jamie.Tracey@kyhca.org> wrote: You have been deemed eligible by KYHCA & the servicer worksheet has been ordered from your servicer. This should stop all proceedings at this point. We must await the worksheet to come back before we can move forward to document signing. Thank you for your patience on this matter. Jamie From: Rosalind Alexander-Kasparik [mailto:roz@rozcreative.com] Sent: Friday, June 29, 2012 2:34 PM To: Jamie Tracey Subject: Re: Keep Your Home California</p>
Pamela Lyon	<p>Ben, this member stated that they were approved for keep your home California, Please confirm....NACA - Rosalind Alexander-Kasparik - Loan Number: [REDACTED] 4562 - NACA Id: 1334820.....Thanks P. Lyon</p>

07/02/12 - 1:39 PM	
Latisha Geter 07/02/12 - 1:13 PM	#####FREDDIE HAS DECLINED##### Per the servicer, This was denied on 10-22-11. The borrower is at 2%, 480 months with deferred principal of \$64K. NACA never resubmitted this for a new review. Requesting a loss mit. workout with the servicer a few days prior to the sale w/o a complete package is not acceptable. The servicer has nothing pending and for that the FCL request is denied. I understand you were looking for FHLMC to review, but it has to go through our servicer's hands first. BWR is 23 payments behind and the servicer has not received any docs from the borrower in the year of 2012.
Latisha Geter 07/02/12 - 1:13 PM	
Latisha Geter 07/02/12 - 1:11 PM	I spoke to Mrs Kasparik and she states that KHC has deemed her eligible for funds and it should halt all fc proceedings. I have asked member to send me the email so that I can forward to Freddie Mac and she states that she would
Latisha Geter 07/02/12 - 12:37 PM	I spoke to Regis and he states that he has reached out to Ben at GMAC to have WPII updated. Member is already in a HAMP modification at 2% 480 term with a 64k deferment.
roz92024 @yahoo.c om 07/02/12 - 12:30 PM	roz92024@yahoo.com Re: Narrative For: Rosalind Alexander-Kasparik - 1334820 Please see attached. ROZ ALEXANDER-KASPARIK 760.815.6271 (iPhone) From: "emolina@naca.com" To: roz92024@yahoo.com Cc: emolina@naca.com; emolina@naca.com Sent: Monday, July 2, 2012 9:17 AM Subject: Narrative For: Rosalind Alexander-Kasparik - 1334820 Ms Alexander I tried calling you again with no success...you have a sale date TOMORROW so I need to speak to you NOW...my extension is 9870, I will try to call you again, but I NEED you to ANSWER and send in the documentation I requested....with out that I CAN NOT update you file and request the post-ponement, EMolina----- This email is the property of NACA and/or its relevant affiliate and may contain confidential and privileged material for the sole use of the intended recipient(s). Any review, use, distribution, or disclosure by others is strictly prohibited. If you are not the intended recipient (or authorized to receive for the recipient), please contact the sender and delete all copies of the message. Any views expressed in this message are those of the individual sender, except where the sender specifies, and with authority, states them to be the views of NACA.
Jason Kersey 07/02/12 - 12:18 PM	Email Response: Addressed
Erendira Molina 07/02/12 - 12:17 PM	Ms Alexander I tried calling you again with no success...you have a sale date TOMORROW so I need to speak to you NOW...my extension is 9870, I will try to call you again, but I NEED you to ANSWER and send in the documentation I requested....with out that I CAN NOT update you file and request the post-ponement, EMolina
roz92024 @yahoo.c om 07/02/12 - 11:50 AM	roz92024@yahoo.com Re: Narrative For: Rosalind Alexander-Kasparik - 1334820 What phone number do I use for you? Do you at least have a four-digit extension? Please advise ROZ ALEXANDER-KASPARIK 760.815.6271 (iPhone) From: "emolina@naca.com" <emolina@naca.com> To: roz92024@yahoo.com Cc: emolina@naca.com; emolina@naca.com Sent: Monday, July 2, 2012 8:14 AM Subject: Narrative For: Rosalind Alexander-Kasparik - 1334820 Good morning Mrs Alexander. I tried calling you today,with no luck. It is imperative for you to fax in the information requested. Please understand that you are ultimately responsible for saving your home. We are trying to assist and advocate on your behalf, however, without your full compliance and cooperation the quest is halted. At this time your file cannot be reviewed without an update. As I review your file I see that we always reach out to you with little success and with a sale date it should not be this difficult to speak with you. You have a sale date for 7/3 and at this time your sale has not been postponed. I would recommend you seek legal advice and start implementing your plan b. It is imperative that your information is updated. Please reach out to me once you receive this email. Thank you, EMolina, NACA Servicer Advocate----- This email is the property of NACA and/or its relevant affiliate and may contain confidential and privileged material for the sole use of the intended recipient(s). Any review, use, distribution, or disclosure

	<p>by others is strictly prohibited. If you are not the intended recipient (or authorized to receive for the recipient), please contact the sender and delete all copies of the message. Any views expressed in this message are those of the individual sender, except where the sender specifies, and with authority, states them to be the views of NACA.</p>
<p>Erendira Molina 07/02/12 - 11:15 AM</p>	<p>Good morning Mrs Alexander. I tried calling you today, with no luck. It is imperative for you to fax in the information requested. Please understand that you are ultimately responsible for saving your home. We are trying to assist and advocate on your behalf, however, without your full compliance and cooperation the quest is halted. At this time your file cannot be reviewed without an update. As I review your file I see that we always reach out to you with little success and with a sale date it should not be this difficult to speak with you. You have a sale date for 7/3 and at this time your sale has not been postponed. I would recommend you seek legal advice and start implementing your plan b. It is imperative that your information is updated. Please reach out to me once you receive this email. Thank you, EMolina, NACA Servicer Advocate</p>
<p>roz92024@yahoo.c om 06/29/12 - 8:39 PM</p>	<p>roz92024@yahoo.com Re: Narrative For: Rosalind Alexander-Kasparik - 1334820 Sorry for the mixup, Latisha. I drove to join David in dialysis after receiving the following notification from KEEP YOUR HOME CALIFORNIA. However, my sale date has still been neither changed nor canceled. So as soon as I get back to a computer, I will complete all NACA forms as a back-up.</p> <p>Here's what Jamie of KYHCA wrote: On Jun 29, 2012, at 2:47 PM, Jamie Tracey <Jamie.Tracey@kyhca.org> wrote: You have been deemed eligible by KYHCA & the servicer worksheet has been ordered from your servicer. This should stop all proceedings at this point. We must await the worksheet to come back before we can move forward to document signing. Thank you for your patience on this matter. Jamie</p> <p>Sent from Rosalind Alexander-Kasparik's iPhone: 760.815.6271, ROZ@ROZCREATIVE.COM</p> <p>On Jun 29, 2012, at 4:34 PM, Latisha Geter <lgeter@naca.com> wrote:</p> <p>Valerie Crawford has called you 8 times today and you have not responded. The number she is calling from is a 281 area code</p> <p>On Fri, Jun 29, 2012 at 5:30 PM, Rosalind Alexander-Kasparik <roz92024@yahoo.com> wrote: If you think asking Freddie Mac to review my file for reinstatement will work, please feel free to proceed. I'll await the 1-800 call you mentioned. I'm also still waiting to hear from KEEP YOUR HOME CALIFORNIA. Here is the last correspondence I received from NACA's GMAC Advocate. Thanks for your help. Begin forwarded message:</p> <p>From: <lataviawilliams@naca.com> Date: June 23, 2012 7:03:23 AM PDT To: <roz92024@yahoo.com> Cc: <lataviawilliams@naca.com>, <lataviawilliams@naca.com> Subject: Narrative For: Rosalind Alexander-Kasparik - 1334820 Reply-To: "1334820!" <narrative@nacalynx.com>, <lataviawilliams@naca.com></p> <p>Good morning Ms Kasparik, I tried to reach out to you. Sorry I missed you. As you were advised before your investor Freddie Mac will not assist you in a postponement due to numerous postponements in the past. You may wish to contact your servicer for other options and for assistance with future sales dates due to you working with Keep Home CA. If you have additional income and wish to try to resubmit file please feel free to send that in ASAP. Once you have sent in the documents please call 888-404-6222. I wish you luck in the future. Thank you, Latavia Williams</p> <p>Servicer Advocate/GMAC/ Citimortgage Neighborhood Assistance Corporation of America "America's Best Homeownership Program" Tel: 206-505-6222 ext 9838 Fax: 877-329-6222 Email: lataviawilliams@naca.com Charlotte Counseling Center 5855 Executive Center Drive Charlotte, NC 28212 www.naca.com Member Services Call Center 888.495.6222 A Non-Profit Community Advocacy and Homeownership Organization</p>

	<p>HUD Certified Counseling Agency----- This email is the property of NACA and/or its relevant affiliate and may contain confidential and privileged material for the sole use of the intended recipient(s). Any review, use, distribution, or disclosure by others is strictly prohibited. If you are not the intended recipient (or authorized to receive for the recipient), please contact the sender and delete all copies of the message. Any views expressed in this message are those of the individual sender, except where the sender specifies, and with authority, states them to be the views of NACA. Sent from Rosalind Alexander-Kasparik's iPhone: 760.815.6271, ROZ@ROZCREATIVE.COM</p> <p>On Jun 29, 2012, at 1:13 PM, <lgeter@naca.com> wrote:</p> <p>I called Ms Kasparik at 7608156271 and left another urgent voicemail for her to return my phone call at 7043031575 so we could discuss the current status of her file. I am trying to get Freddie Mac to review her file for a NACA Freddie review that mirrors a cap to reinstate as member is already at a 2%. I needed to confirm with Ms Kasparik that nothing in her budget had changed and what her current income sources were, but I was unable to reach her. Hopefully member will contact me back before Monday, so that I can update the file. I have also reached out to Latavia at the Cleveland event and asked that she ask GMAC to update WP11 so that Freddie Mac can review. Latisha Geter----- This email is the property of NACA and/or its relevant affiliate and may contain confidential and privileged material for the sole use of the intended recipient(s). Any review, use, distribution, or disclosure by others is strictly prohibited. If you are not the int</p>
<p>lgeter@naca.com 06/29/12 - 7:39 PM</p>	<p>lgeter@naca.com Re: Narrative For: Rosalind Alexander-Kasparik - 1334820 Valerie Crawford has called you 8 times today and you have not responded. The number she is calling from is a 281 area code</p> <p>On Fri, Jun 29, 2012 at 5:30 PM, Rosalind Alexander-Kasparik <roz92024@yahoo.com> wrote: If you think asking Freddie Mac to review my file for reinstatement will work, please feel free to proceed. I'll await the 1-800 call you mentioned. I'm also still waiting to hear from KEEP YOUR HOME CALIFORNIA. Here is the last correspondence I received from NACA's GMAC Advocate. Thanks for your help. Begin forwarded message:</p> <p>From: <lataviawilliams@naca.com> Date: June 23, 2012 7:03:23 AM PDT To: <roz92024@yahoo.com> Cc: <lataviawilliams@naca.com>, <lataviawilliams@naca.com> Subject: Narrative For: Rosalind Alexander-Kasparik - 1334820 Reply-To: "13348201" <narrative@nacalynx.com>, <lataviawilliams@naca.com></p> <p>Good morning Ms Kasparik, I tried to reach out to you. Sorry I missed you. As you were advised before your investor Freddie Mac will not assist you in a postponement due to numerous postponements in the past. You may wish to contact your servicer for other options and for assistance with future sales dates due to you working with Keep Home CA. If you have additional income and wish to try to resubmit file please feel free to send that in ASAP. Once you have sent in the documents please call 888-404-6222. I wish you luck in the future. Thank you, Latavia Williams Servicer Advocate/GMAC/ Citimortgage Neighborhood Assistance Corporation of America "America's Best Homeownership Program" Tel: 206-505-6222 ext 9838 Fax: 877-329-6222 Email: lataviawilliams@naca.com Charlotte Counseling Center 5855 Executive Center Drive Charlotte, NC 28212 www.naca.com Member Services Call Center 888.495.6222 A Non-Profit Community Advocacy and Homeownership Organization HUD Certified Counseling Agency----- This email is the property of NACA and/or its relevant affiliate and may contain confidential and privileged material for the sole use of the intended recipient(s). Any review, use, distribution, or disclosure by others is strictly prohibited. If you are not the intended recipient (or authorized to receive for the recipient), please contact the sender</p>

	<p>and delete all copies of the message. Any views expressed in this message are those of the individual sender, except where the sender specifies, and with authority, states them to be the views of NACA.</p> <p>Sent from Rosalind Alexander-Kasparik's iPhone: 760.815.6271, ROZ@ROZCREATIVE.COM</p> <p>On Jun 29, 2012, at 1:13 PM, <lgeter@naca.com> wrote:</p> <p>I called Ms Kasparik at 7608156271 and left another urgent voicemail for her to return my phone call at 7043031575 so we could discuss the current status of her file. I am trying to get Freddie Mac to review her file for a NACA Freddie review that mirrors a cap to reinstate as member is already at a 2%. I needed to confirm with Ms Kasparik that nothing in her budget had changed and what her current income sources were, but I was unable to reach her. Hopefully member will contact me back before Monday, so that I can update the file. I have also reached out to Latavia at the Cleveland event and asked that she ask GMAC to update WPII so that Freddie Mac can review. Latisha Geter</p> <p>This email is the property of NACA and/or its relevant affiliate and may contain confidential and privileged material for the sole use of the intended recipient(s). Any review, use, distribution, or disclosure by others is strictly prohibited. If you are not the intended recipient (or authorized to receive for the recipient), please contact the sender and delete all copies of the message. Any views expressed in this message are those of the individual sender, except where the sender specifies, and with authority, states them to be the views of NACA.</p> <p>—</p> <p>Latisha Aurora Monefa Richardson-Geter Investor Manager / Freddie Mac Neighborhood Assistance Corporation of America "America's Best Homeownership Program" Tel: 7043031575 Fax: 877-329-6222 Email: lgeter@naca.com Charlotte Counseling Center 5855 Executive Center Drive Charlotte, NC 28212 www.naca.com Member Services Call Center 888.495.6222 A Non-Profit Community Advocacy and Homeownership Organization HUD Certified Counseling Agency</p> <p>—</p> <p>This email is the property of NACA and/or its relevant affiliate and may</p>
Valerie Crawford 06/29/12 - 7:29 PM	<p>Reached out to mbr several times this afternoon/evening and she is still not answering.</p>
roz92024@yahoo.com 06/29/12 - 6:10 PM	<p>roz92024@yahoo.com Re: Narrative For: Rosalind Alexander-Kasparik - 1334820 If you think asking Freddie Mac to review my file for reinstatement will work, please feel free to proceed. I'll await the 1-800 call you mentioned. I'm also still waiting to hear from KEEP YOUR HOME CALIFORNIA. Here is the last correspondence I received from NACA's GMAC Advocate.</p> <p>Thanks for your help.</p> <p>Begin forwarded message:</p> <p>From: <lataviawilliams@naca.com> Date: June 23, 2012 7:03:23 AM PDT To: <roz92024@yahoo.com> Cc: <lataviawilliams@naca.com>, <lataviawilliams@naca.com> Subject: Narrative For: Rosalind Alexander-Kasparik - 1334820 Reply-To: "1334820I" <narrative@nacalynx.com>, <lataviawilliams@naca.com></p> <p>Good morning Ms Kasparik, I tried to reach out to you. Sorry I missed you. As you were advised before your investor Freddie Mac will not assist you in a postponement due to numerous postponements in the past. You may wish to contact your servicer for other options and for assistance with future sales dates due to you working with Keep Home CA. If you have additional income and wish to try to resubmit file please feel free to send that in ASAP. Once you have sent in the documents please call 888-404-6222. I wish you luck in the future. Thank you,</p> <p>Latavia Williams Servicer Advocate/GMAC/ Citmortgage</p>

	<p>Neighborhood Assistance Corporation of America "America's Best Homeownership Program" Tel: 206-505-6222 ext 9838 Fax: 877-329-6222 Email: lataviawilliams@naca.com Charlotte Counseling Center 5855 Executive Center Drive Charlotte, NC 28212 www.naca.com Member Services Call Center 888.495.6222 A Non-Profit Community Advocacy and Homeownership Organization HUD Certified Counseling Agency-----</p> <p>This email is the property of NACA and/or its relevant affiliate and may contain confidential and privileged material for the sole use of the intended recipient(s). Any review, use, distribution, or disclosure by others is strictly prohibited. If you are not the intended recipient (or authorized to receive for the recipient), please contact the sender and delete all copies of the message. Any views expressed in this message are those of the individual sender, except where the sender specifies, and with authority, states them to be the views of NACA. Sent from Rosalind Alexander-Kasparik's iPhone: 760.815.6271,ROZ@ROZCREATIVE.COM</p> <p>On Jun 29, 2012, at 1:13 PM, <lgeter@naca.com> wrote:</p> <p>I called Ms Kasparik at 7608156271 and left another urgent voicemail for her to return my phone call at 7043031575 so we could discuss the current status of her file. I am trying to get Freddie Mac to review her file for a NACA Freddie review that mirrors a cap to reinstate as member is already at a 2%. I needed to confirm with Ms Kasparik that nothing in her budget had changed and what her current income sources were, but I was unable to reach her. Hopefully member will contact me back before Monday, so that I can update the file. I have also reached out to Latavia at the Cleveland event and asked that she ask GMAC to update WP11 so that Freddie Mac can review. Latisha Geter-----</p> <p>This email is the property of NACA and/or its relevant affiliate and may contain confidential and privileged material for the sole use of the intended recipient(s). Any review, use, distribution, or disclosure by others is strictly prohibited. If you are not the intended recipient (or authorized to receive for the recipient), please contact the sender and delete all copies of the message. Any views expressed in this message are those of the individual sender, except where the sender specifies, and with authority, states them to be the views of NACA.</p>
Valerie Crawford 06/29/12 - 5:35 PM	<p>Ms. Alexander-Kasparik I called you 3 times this afternoon on 760-815-6271 right after you were advised by Ms.Geter that I would be calling. I tried you once again after that. I was not able to leave you a message because you voicemail is full. It is imperative that your information is updated. Please reach out to me once you receive this email. Respectfully yours, V Crawford Servicer Advocate/ Freddie Mac Neighborhood Assistance Corporation of America "America's Best Homeownership Program" Tel: 206-505-6222 ext. 9823 Fax: 877-329-6222 Email: vcrawford@naca.com</p>
Latisha Geter 06/29/12 - 4:13 PM	<p>I called Ms Kasparik at 7608156271 and left another urgent voicemail for her to return my phone call at 7043031575 so we could discuss the current status of her file. I am trying to get Freddie Mac to review her file for a NACA Freddie review that mirrors a cap to reinstate as member is already at a 2%. I needed to confirm with Ms Kasparik that nothing in her budget had changed and what her current income sources were, but I was unable to reach her. Hopefully member will contact me back before Monday, so that I can update the file. I have also reached out to Latavia at the Cleveland event and asked that she ask GMAC to update WP11 so that Freddie Mac can review. Latisha Geter</p>
Latisha Geter 06/29/12 - 4:07 PM	<p>NACA - Rosalind Alexander-Kasparik - Loan Number: [REDACTED] 4562 - NACA Id: 1334820 1021 Scott Street San Diego, CA 92106 Hey Regis this is the one we talked about on the phone where I asked for a NACA freddie review to be completed. Thanks Latisha Geter</p>
Latisha Geter 06/29/12 - 4:05 PM	<p>Pushing Freddie to review Ms Kasparik for a NACA Freddie modification even though we can't get her on the phone as of 06/29 value \$232000 with confidence score of 71 estimated remaining term 24 years \$232,000@2%@24 years=\$1014.95 P&I=\$1285.67ITI estimated UPB \$374,194 \$374194@5%@40 years=\$1804.35 P&I=\$2075.07 PITI \$374194@2%@24years=\$1636.76 P&I=\$1907.48 PITI</p>
Latisha Geter 06/29/12 - 8:06 AM	<p>NACA - Rosalind Alexander-Kasparik - Loan Number: [REDACTED] 4562 - NACA Id: 1334820 1021 Scott Street San Diego, CA 92106 Hello Freddie Mac team we are requesting a pp on this file as member is trying to work with Keep your home california to save her home. Any assistance that you can provide in regards to this matter will be greatly appreciated. Respectfully yours Latisha Geter NACA Relationship Manager Freddie Mac</p>

Latavia Williams 06/28/12 - 6:42 PM	Reached out to Ms Kasparik again this afternoon, called her @ 760-815-6271. No answer, left vm. Reached out to GMAC and was advised there were no updates from Keep Home CA. GMAC advised us to request pp with Freddie but Freddie already advised that no more pp. Manager with Freddie reached out to this member on today also. No answer. Member has been advised on numerous occasions to seek legal assistance.
Benjamin Verdooren @gmacre scap.com 06/28/12 - 2:01 PM	Benjamin.Verdooren@gmacrescap.com RE: Narrative For: Rosalind Alexander-Kasparik - 1334820 The sale date is within 7 days, please email Freddie to postpone. so far no funds have been received. Ben Verdooren NACA Supervisor Tel: 214-874-2014 Cel: 469-263-2371 Fax: 866-737-7505 Email: benjamin.verdooren@gmacrescap.com From: lataviawilliams@naca.com [mailto:lataviawilliams@naca.com] Sent: Thursday, June 28, 2012 12:35 PM To: Verdooren, Benjamin - TX Cc: lataviawilliams@naca.com; lataviawilliams@naca.com Subject: Narrative For: Rosalind Alexander-Kasparik - 1334820 Ben, Can you tell me if this member has recieved any funds from Keep Home CA or are you going to be able to postpone her again to allow time for further review? ACA - Rosalind Alexander-Kasparik - Loan Number: [REDACTED] 4562 - NACA Id: 1334820 Thank you, Latavia Williams Servicer Advocate/GMAC/ Citmortgage Neighborhood Assistance Corporation of America "America's Best Homeownership Program" Tel: 206-505-6222 ext 9838 Fax: 877-329-6222 Email: lataviawilliams@naca.com Charlotte Counseling Center 5855 Executive Center Drive Charlotte, NC 28212 www.naca.com Member Services Call Center 888.495.6222 A Non-Profit Community Advocacy and Homeownership Organization HUD Certified Counseling Agency ----- This email is the property of NACA and/or its relevant affiliate and may contain confidential and privileged material for the sole use of the intended recipient(s). Any review, use, distribution, or disclosure by others is strictly prohibited. If you are not the intended recipient (or authorized to receive for the recipient), please contact the sender and delete all copies of the message. Any views expressed in this message are those of the individual sender, except where the sender specifies, and with authority, states them to be the views of NACA.
Latavia Williams 06/28/12 - 1:36 PM	Ben, Can you tell me if this member has recieved any funds from Keep Home CA or are you going to be able to postpone her again to allow time for further review? ACA - Rosalind Alexander-Kasparik - Loan Number: [REDACTED] 4562 - NACA Id: 1334820 Thank you, Latavia Williams Servicer Advocate/GMAC/ Citmortgage Neighborhood Assistance Corporation of America "America's Best Homeownership Program" Tel: 206-505-6222 ext 9838 Fax: 877-329-6222 Email: lataviawilliams@naca.com Charlotte Counseling Center 5855 Executive Center Drive Charlotte, NC 28212 www.naca.com Member Services Call Center 888.495.6222 A Non-Profit Community Advocacy and Homeownership Organization HUD Certified Counseling Agency
Latisha Geter 06/28/12 - 1:14 PM	I called Ms Kasparik at 7608156271 and left an urgent voicemail for her to return my phone call at 7043031575 so we could discuss the current status of her file. As soon I recieve a response from member I will update her file accordingly. I have also reached out to Latavia at the Cleveland event and asked that she ask GMAC what happened with Ms Kasparik and the KHCA. Latisha Geter
Latavia Williams 06/23/12 - 10:03 AM	Good morning Ms Kaspark, I tried to reach out to you. Sorry I missed you. As you were advised before your investor Freddie Mac will not assist you in a postponement due to numerous postponements in the past. You may wish to contact your servicer for other options and for assistance with future sales dates due to you working with Keep Home CA. If you have additional income and wish to try to resubmit file please feel free to send that in ASAP. Once you have sent int he documents please call 888-404-6222. I wish you luck in the future. Thank you, Latavia Williams Servicer Advocate/GMAC/ Citmortgage Neighborhood Assistance Corporation of America "America's Best Homeownership Program" Tel: 206-505-6222 ext 9838 Fax: 877-329-6222 Email: lataviawilliams@naca.com Charlotte Counseling Center 5855 Executive Center Drive Charlotte, NC 28212 www.naca.com Member Services Call Center 888.495.6222 A Non-Profit Community Advocacy and Homeownership Organization HUD Certified Counseling Agency
Latavia Williams 06/23/12 - 9:55 AM	***investor denied request to postpone, member is over 23 months behinds and has had over 13 pps. As a courtesy servicer gave her another pp due to her stating she is working with Keep Home CA. She stated that Keep Home told her that would not be enough time to for them to assist her due to sale being this coming week. Member was advised to contact servicer to assist her in future sales, or contact an attorney for assistance. Will